

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

In re:	§	Case No. 15-51704-cag
	§	
Lorraine Marie Vargas	§	Chapter 13
	§	
Debtor	§	Judge: Craig A. Gargotta

AMENDED CHAPTER 13 PLAN – PRIOR TO CONFIRMATION.

The Debtor, Lorraine Marie Vargas, by and through undersigned counsel, Joris Robert Vanhemelrijck, hereby amends the Chapter 13 Plan, as follows:

1. Creditor, Internal Revenue Service, claims shall be treated as follows:

SECURED CREDITORS: (Refer to paragraph C)

Creditor/Collateral	Est. Amount	Est. Value	Unsecured Portion	Mo. Pmt. or Method of Disb.	Insured (yes/no) Name of Insuranc e	Indicate if to be Sold or Returned	Interest Rate	Remarks
Wfs Financial/Wachovia Dealer Srvs 2007 Ford Explorer (mileage: 140,590)	9,470.42	7,550.00	1,920.42	143.34	Geneva		5.25%	Pay the lesser of value or balance at 5.25%, \$95.00/mth AP Payment months 1-4.
Internal Revenue Service Tax Lien - all real and personal property	1,680.36	1,680.36	0.00	Prorata	No - N/A		3.00	Pay Balance at 3% interest in Plan Pro Rata

PRIORITY CREDITORS: (Refer to paragraph B)

Creditor	Estimated Amount of Debt	Payment Method 1. Before 2. After 3. Along With Secured Creditors	Remarks
Internal Revenue Service	10,223.17	2. AFTER	Pay priority balance at 0% interest pro rata

All other provisions of the Chapter 13 Plan remain unchanged and are incorporated herein by reference.

Date: September 21, 2015.

Respectfully submitted,

/s/ Joris Robert Vanhemelrijck
Joris Robert Vanhemelrijck (24056468)
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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Amended Plan was served via ordinary mail and/or electronically upon the following interested parties on this day.

Date: September 21, 2015.

Respectfully submitted,

/s/ Joris Robert Vanhemelrijck
Joris Robert Vanhemelrijck (24056468)
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